

**Information to identify the case:**

Debtor 1	<b>Terry V. O'Shea Jr.</b>	Social Security number or ITIN	<b>xxx-xx-4875</b>
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2	<b>Jennifer M. O'Shea</b>	Social Security number or ITIN	<b>xxx-xx-0794</b>
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court <b>WESTERN DISTRICT OF PENNSYLVANIA</b>			
Case number: <b>14-23531-GLT</b>			

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Terry V. O'Shea Jr.

Jennifer M. O'Shea

1/21/20
**By the court:** Gregory L. Taddonio  
 United States Bankruptcy Judge
**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

## Imaged Certificate of Notice Page 3 of 4

United States Bankruptcy Court  
Western District of PennsylvaniaIn re:  
Terry V. O'Shea, Jr.  
Jennifer M. O'Shea  
DebtorsCase No. 14-23531-GLT  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2

User: bsil  
Form ID: 3180WPage 1 of 2  
Total Noticed: 37

Date Rcvd: Jan 21, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 23, 2020.

db/jdb +Terry V. O'Shea, Jr., Jennifer M. O'Shea, 226 Crosswinds Court, Coraopolis, PA 15108-9167  
 cr American Honda Finance Corporation d/b/a Honda Fin, PO Box 168088, Irving, TX 75016-8088  
 cr +Ditech Financial LLC, P.O. BOX 9013, ADDISON, TX 75001-9013  
 cr +Equitable Gas Bankruptcy Department, Attn: Judy Gawlowski, 225 North Shore Drive 2nd Floor,  
 Pittsburgh, PA 15212-5860  
 cr +Honda Lease Trust d/b/a American Honda Finance Cor, P.O. Box 168088, Irving, TX 75016-8088  
 13914645 +ACS/JP Morgan Chase Bank, PO Box 7051, Utica, NY 13504-7051  
 13914647 American Honda Service, P.O. Box 168088, Irving, TX 75016-8088  
 13914655 Citicards, PO Box 6421, Sioux Falls, SD 57117  
 13914656 +Citifinancial Auto, PO Box 9575, Coppell, TX 75019-9509  
 13931493 +FIA CARD SERVICES, N.A., P O Box 982284, El Paso, TX 79998-2284  
 13929188 +RBS Citizens, N.A., 443 Jefferson Blvd RJW-135, Warwick, RI 02886-1321

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jan 22 2020 03:41:22 Pennsylvania Dept. of Revenue,  
Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,  
Harrisburg, PA 17128-0946

cr EDI: HNDA.COM Jan 22 2020 08:28:00 American Honda Finance Corporation,  
National Bankruptcy Center, P.O. Box 168088, Irving, TX 75016-8088  
 cr +E-mail/Text: bankruptcy.bnc@ditech.com Jan 22 2020 03:41:11 Ditech Financial LLC,  
PO BOX 6154, RAPID CITY, SD 57709-6154  
 cr EDI: ECAST.COM Jan 22 2020 08:33:00 eCAST Settlement Corporation, POB 29262,  
New York, NY 10087-9262  
 13922454 EDI: HNDA.COM Jan 22 2020 08:28:00 American Honda Finance Corporation,  
National Bankruptcy Center, P.O. Box 168088, Irving, TX 75016-8088, 866-716-6441  
 13914646 +EDI: AMEREXPR.COM Jan 22 2020 08:33:00 American Express, P.O. Box 297871,  
Fort Lauderdale, FL 33329-7871  
 13960719 EDI: BECKLEE.COM Jan 22 2020 08:33:00 American Express Bank, FSB, c o Becket and Lee LLP,  
POB 3001, Malvern, PA 19355-0701  
 13914648 +EDI: RMSC.COM Jan 22 2020 08:33:00 Banana Republic, P.O. Box 981400,  
El Paso, TX 79998-1400  
 13914649 +EDI: BANKAMER2.COM Jan 22 2020 08:33:00 Bank of America, P.O. Box 17054,  
Wilmington, DE 19884-0001  
 13914650 +EDI: TSYS2.COM Jan 22 2020 08:33:00 Barclays Bank Delaware, 125 S West Street,  
Wilmington, DE 19801-5014  
 13914651 +EDI: HFC.COM Jan 22 2020 08:33:00 Best Buy, P.O. Box 15521, Wilmington, DE 19850-5521  
 13914652 EDI: CAPITALONE.COM Jan 22 2020 08:33:00 Capital One, PO Box 85520,  
Richmond, VA 23285-5075  
 13970252 +E-mail/Text: bncmail@w-legal.com Jan 22 2020 03:41:37 CERASTES, LLC,  
C O WEINSTEIN, PINSON AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132  
 13914653 +EDI: CHASE.COM Jan 22 2020 08:33:00 Chase, P.O. Box 15299, Wilmington, DE 19850-5299  
 13914654 +EDI: CITICORP.COM Jan 22 2020 08:33:00 Citibank, 701 East 60th Street,  
Sioux Falls, SD 57104-0493  
 13921676 +EDI: TSYS2.COM Jan 22 2020 08:33:00 Department Stores National Bank/Macy's,  
Bankruptcy Processing, Po Box 8053, Mason, OH 45040-8053  
 13914657 EDI: DISCOVER.COM Jan 22 2020 08:33:00 Discover, P.O. Box 3025,  
New Albany, OH 43054-3025  
 13918152 EDI: DISCOVER.COM Jan 22 2020 08:33:00 Discover Bank, DB Servicing Corporation,  
PO Box 3025, New Albany, OH 43054-3025  
 14391504 E-mail/Text: bankruptcy.bnc@ditech.com Jan 22 2020 03:41:11  
Ditech Financial LLC fka Green Tree Servicing, LLC, P.O. Box 6154,  
Rapid City, South Dakota 57709-6154  
 13973300 EDI: ECAST.COM Jan 22 2020 08:33:00 ECAST SETTLEMENT CORPORATION, ASSIGNEE,  
OF CITIBANK, N.A., POB 29262, NEW YORK, NY 10087-9262  
 13971904 E-mail/Text: bankruptcy.bnc@ditech.com Jan 22 2020 03:41:11 GREEN TREE SERVICING LLC,  
P.O. BOX 6154, RAPID CITY, SD 57709-6154, 888-298-7785  
 13914658 +E-mail/Text: bankruptcy.bnc@ditech.com Jan 22 2020 03:41:11 Greentree Servicing,  
P.O. Box 6172, Rapid City, SD 57709-6172  
 13929081 E-mail/Text: bkyelectnotices@tgsllc.org Jan 22 2020 03:41:44  
JP Morgan Chase on behalf of Texas Guaranteed, Student Loan Corporation,  
c/o Texas Guaranteed Student Loan Corpor, P. O. Box 83100, Round Rock, TX 78683-3100  
 13914659 +EDI: TSYS2.COM Jan 22 2020 08:33:00 Macy's, 9111 Duke Boulevard, Mason, OH 45040-8999  
 13914660 +E-mail/Text: bnc@nordstrom.com Jan 22 2020 03:41:08 Nordstrom Bank, PO Box 13589,  
Scottsdale, AZ 85267-3589  
 13957286 EDI: PRA.COM Jan 22 2020 08:28:00 Portfolio Recovery Associates, LLC, POB 12914,  
Norfolk VA 23541

TOTAL: 26

District/off: 0315-2

User: bsil  
Form ID: 3180W

Page 2 of 2  
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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr DITECH FINANCIAL LLC  
cr Discover Bank  
cr Ditech Financial LLC f/k/a Green Tree Servicing LL  
13972453\* ++AMERICAN HONDA FINANCE, P O BOX 168088, IRVING TX 75016-8088  
(address filed with court: American Honda Finance Corporation, National Bankruptcy Center,  
P.O. Box 168088, Irving, TX 75016-8088, 866-716-6441)  
TOTALS: 3, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jan 23, 2020

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 21, 2020 at the address(es) listed below:

James Warmbrodt on behalf of Creditor Ditech Financial LLC bkgroup@kmlawgroup.com  
James Warmbrodt on behalf of Creditor DITECH FINANCIAL LLC bkgroup@kmlawgroup.com  
James P. Valecko on behalf of Creditor Discover Bank jvalecko@weltman.com, PitEc@weltman.com  
Keri P. Ebeck on behalf of Plaintiff Discover Bank kebeck@bernsteinlaw.com,  
jbluemle@bernsteinlaw.com  
Mary F. Kennedy on behalf of Creditor Ditech Financial LLC f/k/a Green Tree Servicing LLC  
mary@javidianlaw.com, tami@javidianlaw.com  
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov  
Rebecca Solarz on behalf of Creditor DITECH FINANCIAL LLC bkgroup@kmlawgroup.com  
Ronda J. Winnecour cmecf@chapter13trusteedpa.com  
S. James Wallace on behalf of Creditor Equitable Gas Bankruptcy Department sjw@sjwpggh.com,  
Equitablebankruptcy@peoples-gas.com;srk@sjwpggh.com  
Shawn N. Wright on behalf of Debtor Terry V. O'Shea, Jr. shawn@shawnwrightlaw.com,  
wrightshawn@hotmail.com;wrightshawn49@gmail.com;wrightshawnecf@gmail.com;molly@shawnwrightlaw.com  
Shawn N. Wright on behalf of Joint Debtor Jennifer M. O'Shea shawn@shawnwrightlaw.com,  
wrightshawn@hotmail.com;wrightshawn49@gmail.com;wrightshawnecf@gmail.com;molly@shawnwrightlaw.com  
Shawn N. Wright on behalf of Defendant Jennifer M. O'Shea shawn@shawnwrightlaw.com,  
wrightshawn@hotmail.com;wrightshawn49@gmail.com;wrightshawnecf@gmail.com;molly@shawnwrightlaw.com  
William E. Craig on behalf of Creditor Honda Lease Trust d/b/a American Honda Finance  
Corporation ecmail@mortoncraig.com, mhazlett@mortoncraig.com;mortoncraigecf@gmail.com  
William E. Craig on behalf of Creditor American Honda Finance Corporation d/b/a Honda  
Financial Services, Administrator For Honda Lease Trust ecmail@mortoncraig.com,  
mhazlett@mortoncraig.com;mortoncraigecf@gmail.com

TOTAL: 14